

Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than February 20, 1997.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Randolph S. Miles*, Antioch, Illinois; to retain 35.88 percent of the shares of Antioch Holding Company, Antioch, Illinois, and thereby indirectly retain share of State Bank of The Lakes, Antioch, Illinois.

Board of Governors of the Federal Reserve System, January 31, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-2862 Filed 2-4-97; 8:45 am]

BILLING CODE 6210-01-F

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or

unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 28, 1997.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Pioneer Bancorp, Inc.*, Auburndale, Wisconsin; to become a bank holding company by acquiring 98.2 percent of the voting shares of Pioneer State Bank, Auburndale, Wisconsin.

2. *The Connor Trusts*, Marshfield, Wisconsin; to become a bank holding company by acquiring 36.84 percent of the voting shares of Pioneer Bancorp, Inc., Auburndale, Wisconsin, and thereby indirectly acquire Pioneer State Bank, Auburndale, Wisconsin.

B. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Marshfield Investment Company*, Springfield, Missouri; to acquire 100 percent of the voting shares of Metropolitan Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire Metropolitan National Bank, Springfield, Missouri.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Krum Holdings, L.L.C.*, Krum, Texas; to become a bank holding company by acquiring 1.0 percent of the voting shares of Porter Holdings, Ltd., Krum, Texas.

In connection with this application Porter Holdings, Ltd., has also applied to become a bank holding company by acquiring 69.16 percent of the voting shares of Farmers & Merchants State Bank, Krum, Texas.

2. *Eagle Bancshares, Inc.*, Fairfield, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Fairfield Holdings, Inc., Fairfield, Texas, and thereby indirectly acquire First National Bank of Fairfield, Fairfield, Texas.

In connection with this application, Fairfield Holdings, Inc., Fairfield, Texas, has also applied to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Fairfield, Fairfield, Texas.

Board of Governors of the Federal Reserve System, January 30, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 3, 1997.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Tri-County Financial Corporation*, Waldorf, Maryland; to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank of Tri-County,